

FINDING YOUR *NEW HOME*

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ABOUT ME



William Ramos

Realtor | PA

- Based in Huntingdon Valley, PA. at Better Homes Realty Group
- I come from a family of real estate investors and contractors, and have over 10 years of hands on local real estate experience.
- I have a degree in business administration and over 10 years of managerial finance experience
- I am also fluent in Spanish which enables me to reach an even larger network of people

ABOUT Better Homes Realty Group



We service Philadelphia, PA and Surrounding Suburbs



We were established in **1964**



We are locally owned, philanthropic, and community orientated



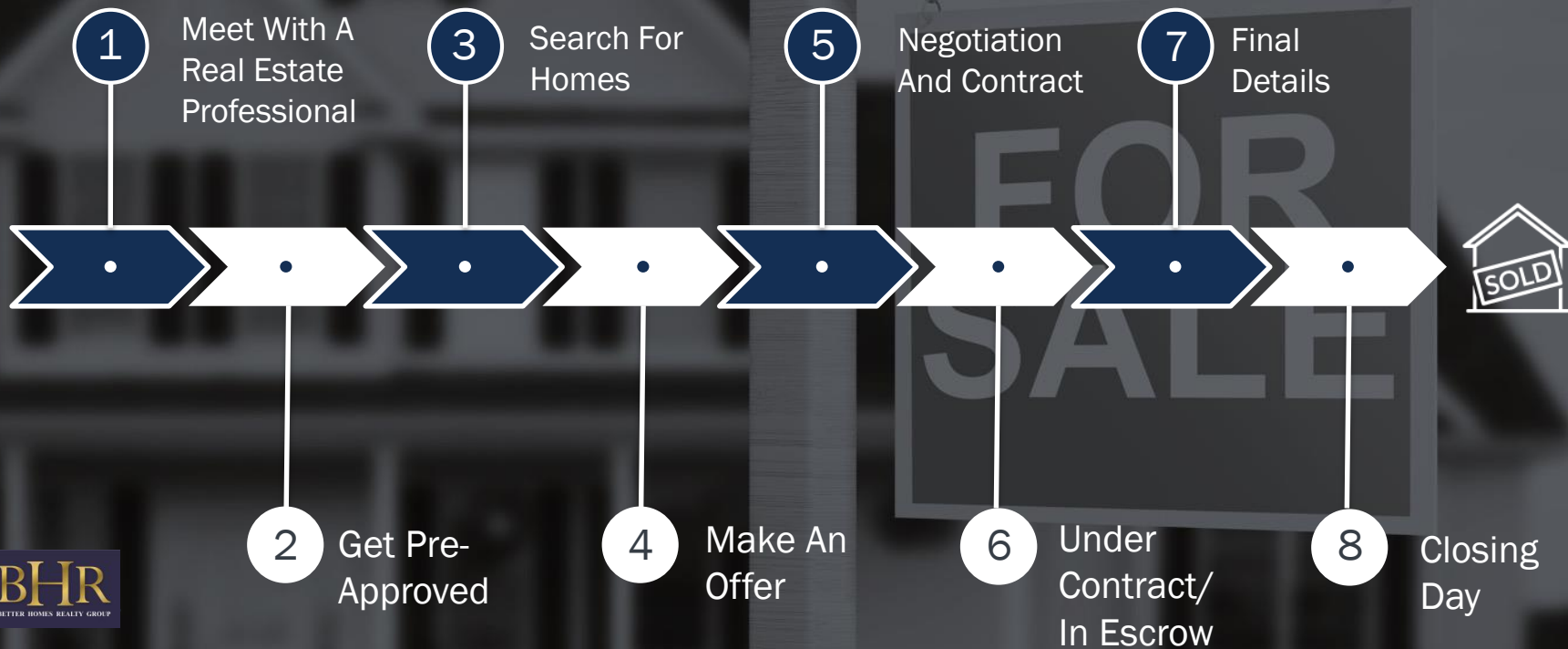
A modern dining room with a glass table, white chairs, and a wooden wall. The room is well-lit and features a large window in the background.

My Promise To You

To provide first class service and help you buy your home at the best possible price and terms, with the least inconvenience to you. My services to you include but are not limited to:

- I will maintain constant communication throughout the process
- I will discuss your needs, wants, and wishes
- I will continue to search for your dream home until we find the ONE
- I will discuss the process of making an offer when we find your dream home
- I will go over the real estate contract in detail to make sure you are comfortable with it
- I will present your offers quickly and ensure you do not miss out on your dream home
- I will negotiate the best possible price and terms for you
- I will be in constant contact with your lender to make sure the financing runs smoothly
- I will provide a detailed checklist to all parties involved to make sure no deadlines are missed
- I will review the inspection report with you
- I will ALWAYS keep your information confidential

THE BUYER'S ROAD MAP



ARE YOU READY TO BUY?



- Steady income
- Low to medium debt
- Cash for down payment/closing
- Two months of pay stubs and bank statements
- Two years with same company or in same industry

GETTING PRE-APPROVED



- Choosing a lender
- Filling out loan application
- Approval documents
 - Paystubs, bank statements, tax returns, proof of employment, 620+ credit score

A photograph of a modern dining room interior. It features a white rectangular table with four white chairs that have wooden legs. On the table, there are two wine glasses, a small vase with green plants, and a rolled-up document. The background shows a wooden wall and a large window.

Top Things To Avoid When Buying A Home

1. Do not change jobs, become self-employed, or quit your job
2. Do not finance a car, truck, or van
3. Do not finance furniture or anything else for that matter until after closing
4. Do not let anyone run your credit until after closing
5. Do not run up credit card balances or fall behind on them
6. Do not spend the money you have set aside for your home purchase
7. Disclose all debts and liabilities upon applying for a mortgage
8. Do not make large deposits without discussing with your loan officer first
9. Do not change bank accounts

YOUR HOME SEARCH



Understanding what you're looking for is a top priority. Let's talk about the features of your future home.

- Location
- Price
- Square footage
- Bedrooms
- Baths
- Style
- Features
- Schools

MAKING AN OFFER



- Agree on earnest money deposit amount
- Determine down payment/financed amount needed
- Decide on important dates such as closing date, inspection period, etc.
- What things are included with purchase, such as refrigerator, etc.
- Offer will be accepted, counter-offered, or declined

WHEN YOUR OFFER IS **ACCEPTED**



- Give earnest money deposit to title company or seller's agent's office to hold in escrow account
- Inspection and repairs
- Appraisal
- Home insurance
- Finalize mortgage details
- Final walkthrough

CLOSING COSTS BREAKDOWN

These are the items that will be included in your closing costs:



- Property appraisal
- Home inspection
- Processing fee
- Underwriting fee
- Lender fee
- Loan discount fee
- Recording fee
- Settlement officer fee
- Title insurance
- Document preparation fees
- Escrow taxes and insurance
- Prepaid interest
- Credit report
- Transfer taxes
- Attorney/notary fee

CLOSING DAY



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This is the big day! I'll accompany you to closing, answer any questions, and verify the closing paperwork matches our purchase contract.

- Bring your identification
- Everyone who is purchasing the property must be present. If this is not possible, let me know in advance.
- You will need to bring a certified check for your down payment/closing costs.



CONTACT INFORMATION

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